



City of Gulfport, Department of Urban Development

Important Notice to ALL Residents of the City of Gulfport

Flood Insurance • Digital Flood Insurance Rate Maps (DFIRMs) • Flood Insurance Rate Maps (FIRMs)

FEMA (Federal Emergency Management Agency) administers the National Flood Insurance Program (NFIP). The NFIP offers *reasonably* priced **flood insurance** in communities that comply with *minimum* standards for Floodplain Management.

We look forward to serving all members of our community to work toward flood loss reduction, facilitating an accurate insurance rating, and to promote awareness of flood hazards and **flood insurance**. The **City of Gulfport** strives to deliver the best service possible and we are doing this with the NFIP.

As you may know, the **DFIRMs** reflect changes to the boundaries of the Special Flood Hazard Areas (SFHAs) and to the Base Flood Elevations (BFEs) within our community. As of June 16, 2009 the new **DFIRMs** are the *current-effective* **FIRMs** within the **City of Gulfport**.

With these changes, your home may be within a SFHA; or the BFE of an existing SFHA may have increased. We greatly encourage you to purchase **flood insurance** if your home changes to a SFHA. **Note:** Mortgage companies do require any homeowner to have an *effective* flood insurance policy. In addition, please remember that *any* damage caused by flooding will *only* be covered by **flood insurance** *regardless* of whether your home is within a SFHA or not.

Here are some facts about **Flood Insurance**:

- ~Homeowners, business owners, and renters all can purchase **flood insurance**; as long as their community participates in the NFIP.
- ~Homeowner's insurance policies do **NOT** cover *flood losses*.
- ~**Flood insurance** is available from any licensed insurance agent or through the NFIP by calling **1.800.427.4661** or **1.866.925.8789**
- ~The cost will be determined in part by whether your home is within the floodplain, also known as a SFHA.
- ~For more information on determining your flood risk, finding an agent, or estimating your own premiums visit **Floodsmart.gov**

Furthermore, please be aware, that **Hurricane Season began June 1st**. In most cases, there is a **30-day** waiting period before **flood insurance** takes effect; so be prepared.

Again, with these changes, your home may be within a SFHA; or the BFE of an existing SFHA may have increased. Therefore, at your convenience, please contact the **Department of Urban Development, Floodplain Division** of the **City of Gulfport** so that we may assist in determining your flood risk.

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